

WHAT IS CLAIMED IS:

1. A method for providing a credit card product, said method comprising:
sending the applicant a credit card that has not been activated;
requiring the applicant to answer one or more risk-splitting questions;
determining the applicant's credit limit based on the applicant's answers to the risk-splitting questions; and
activating the credit card with the determined credit limit.
2. A method according to claim 1, wherein said sending the applicant a credit card that has not been activated depends on prior approval based on credit bureau information.
3. A method according to claim 2, wherein said method further comprises assigning a temporary credit limit based on credit bureau information.
4. A method according to claim 3, wherein said method further comprises not informing the applicant of the temporary credit limit.
5. A method according to claim 1, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone the issuer and activate the credit card by telephone.
6. A method according to claim 5, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.
7. A method according to claim 5, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.

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8. A method according to claim 5, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.

9. A method according to claim 1, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.

10. A method according to claim 9, wherein method further comprises factoring external data into the determination of applicant's credit limit.

11. A method according to claim 1, wherein said activating the credit card comprises of cross selling other products based upon the applicant's answers to the risk-splitting questions.

12. A system for providing a credit card product, said system comprising:
means for sending the applicant a credit card that has not been activated;
means for requiring the applicant to answer one or more risk-splitting questions;
means for determining the applicant's credit limit based on the applicant's answers to the risk-splitting questions; and
means for activating the credit card with the determined credit limit.

13. A system according to claim 12, wherein said means for requiring the applicant to answer risk-splitting questions comprises means for answering and activating the credit card via the Internet.

✓ 14. A system according to claim 13, further comprising means for assigning a temporary credit limit based on credit bureau information.

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19. A computer program product for providing a credit card product, the computer program product comprising computer-readable media having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

5 program code for identifying applicants for lower credit limits based upon answers to risk-splitting questions;

program code for selecting risk-splitting questions based on the answers to previous risk-splitting questions;

program code for incorporating credit bureau information into the calculation of applicants credit limit; and

program code for calculating a decrease to the bureau credit limit based upon answers to risk-splitting questions and credit bureau information.

20. A computer program product according to claim 19, wherein said calculating a decrease to a modeled limit based on credit bureau information comprises of incorporating external data.

21. A method for providing a credit card product, said method comprising:
sending the applicant a credit card that has been activated;
requiring the applicant to answer one or more risk-splitting questions;
determining the applicant's credit limit based on the applicant's answers to the risk-splitting questions; and

5 increasing the applicant's credit card to the determined credit limit.

22. A method according to claim 21, wherein said sending the applicant a credit card that has been activated depends on prior approval and credit limit based on credit bureau information.

23. A method according to claim 22, wherein said method further comprises not informing the applicant of the approved temporary credit limit.

24. A method according to claim 23, wherein said requiring applicant to answer risk-splitting questions invites the applicant to telephone the issuer and activate the credit card by telephone.

25. A method according to claim 22, wherein said method further comprises a live person posing the risk-splitting questions to the applicant and translating those answers into a standardized format.

26. A method according to claim 22, wherein said method further comprises a voice recognition unit posing the risk-splitting questions to the applicant and requiring that the applicant answer in a standardized format.

27. A method according to claim 22, wherein said method further comprises a means for confirming the applicant's answers to the risk-splitting questions.

28. A method according to claim 21, wherein said determining of applicant's credit limit comprises of combining credit bureau information and the applicant's answers to the risk-splitting questions.

29. A method according to claim 28, wherein method further comprises combining external data into the determining of applicant's credit limit.

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